

In re:
Jyema Waynesha Adair Davis
Debtor

Case No. 24-10726-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 04, 2024

User: admin
Form ID: 3091

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | Jyema Waynesha Adair Davis, 2600 Welsh Rd Apt 50, Philadelphia, PA 19152-1442 |
| 14863820 | Fifth Third Bank, Attn: Bankruptcy Maildrop RCS83E 1830 E, Grand Rapids, MI 49546 |
| 14863829 | Penn Home IT, Po Box 824474, Philadelphia, PA 19182-4474 |
| 14863834 | Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|---|
| aty | Email/Text: help@cibiklaw.com | Jun 05 2024 00:09:00 | MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102 |
| tr | Email/Text: Info@ReadingCh13.com | Jun 05 2024 00:09:00 | SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606 |
| smg | Email/Text: megan.harper@phila.gov | Jun 05 2024 00:10:00 | City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg | EDI: PENNDEPTREV | Jun 05 2024 04:04:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| smg | Email/Text: RVSVCBICNOTICE1@state.pa.us | Jun 05 2024 00:09:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| ust | + Email/Text: ustpreion03.ph.ecf@usdoj.gov | Jun 05 2024 00:09:00 | United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320, Philadelphia, PA 19107-4202 |
| 14863809 | + Email/PDF: AffirmBKNotifications@resurgent.com | Jun 05 2024 00:14:47 | Affirm, Inc., Attn: Bankruptcy Attn: Bankruptcy, 30 Isabella St , Floor 4, Pittsburgh, PA 15212-5862 |
| 14863810 | EDI: MAXMSAIDV | Jun 05 2024 04:04:00 | Aidvantage, Attn: Bankruptcy, 1891 Metro Center Dr, Reston, VA 20190-5287 |
| 14863811 | + Email/PDF: bncnotices@becket-lee.com | Jun 05 2024 00:14:55 | American Express Travel Related Services, Attn: Bankruptcy, PO Box 981537, El Paso, TX 79998-1537 |
| 14863812 | Email/PDF: bncnotices@becket-lee.com | Jun 05 2024 00:14:54 | Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540 |
| 14863813 | EDI: TSYS2 | Jun 05 2024 04:04:00 | Barclays Bank Delaware, Attn: Bankruptcy, 125 S West St, Wilmington, DE 19801-5014 |
| 14863817 | Email/Text: megan.harper@phila.gov | | |

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jun 04, 2024

Form ID: 309I

Total Noticed: 38

| | | | |
|----------|---|----------------------|---|
| | | Jun 05 2024 00:10:00 | City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617 |
| 14863814 | EDI: CAPITALONE.COM | | |
| | | Jun 05 2024 04:04:00 | Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285 |
| 14863816 | EDI: CITICORP | | |
| | | Jun 05 2024 04:04:00 | Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040 |
| 14891697 | EDI: CITICORP | | |
| | | Jun 05 2024 04:04:00 | Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 14863818 | Email/Text: bankruptcy@philapark.org | | |
| | | Jun 05 2024 00:10:00 | City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819 |
| 14863819 | ^ MEBN | | |
| | | Jun 05 2024 00:02:08 | Cornerstone, Po Box 82561, Lincoln, NE 68501-2561 |
| 14863821 | + Email/Text: ELDABBASM@FREEDOMCU.ORG | | |
| | | Jun 05 2024 00:09:00 | Freedom Credit Union, Attn: Bankruptcy, 626 Jacksonville Road , Suite 250, Warminster, PA 18974-4862 |
| 14863822 | + EDI: PHINGENESIS | | |
| | | Jun 05 2024 04:04:00 | Genesis Financial, Genesis FS Card Services, PO Box 4477, Beaverton, OR 97076-4401 |
| 14863823 | EDI: IRS.COM | | |
| | | Jun 05 2024 04:04:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346 |
| 14863815 | EDI: JPMORGANCHASE | | |
| | | Jun 05 2024 04:04:00 | Chase Auto Finance, Attn: Bankruptcy, PO Box 901076, Fort Worth, TX 76101-2076 |
| 14863824 | ^ MEBN | | |
| | | Jun 05 2024 00:01:49 | LendingPoint LLC., Attn: Bankruptcy 1201 Roberts Blvd Suite, Kennesaw, GA 30144-3612 |
| 14863825 | + Email/Text: bankruptcy@marinerfinance.com | | |
| | | Jun 05 2024 00:09:00 | Mariner Finance, LLC, Attn: Bankruptcy 8211 Town Center Drive, Nottingham, MD 21236-5904 |
| 14863826 | + EDI: NFCU.COM | | |
| | | Jun 05 2024 04:04:00 | Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000 |
| 14863827 | + EDI: NFCU.COM | | |
| | | Jun 05 2024 04:04:00 | Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907 |
| 14863828 | + EDI: AGFINANCE.COM | | |
| | | Jun 05 2024 04:04:00 | One Main Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251 |
| 14863830 | Email/Text: fesbank@attorneygeneral.gov | | |
| | | Jun 05 2024 00:09:00 | Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001 |
| 14863833 | ^ MEBN | | |
| | | Jun 05 2024 00:01:51 | PGW, Legal - Bankruptcy Unit, 800 W. Montgomery Avenue Dept. 3rd Floor, Philadelphia, PA 19122-2806 |
| 14863831 | EDI: PENNDEPTREV | | |
| | | Jun 05 2024 04:04:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14863831 | Email/Text: RVSVCBICNOTICE1@state.pa.us | | |
| | | Jun 05 2024 00:09:00 | Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001 |
| 14863832 | ^ MEBN | | |
| | | Jun 05 2024 00:02:12 | Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210 |
| 14863835 | + Email/Text: bankruptcy@philapark.org | | |
| | | Jun 05 2024 00:10:00 | Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1540 |
| 14863836 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM | | |
| | | Jun 05 2024 00:14:37 | Regional Acceptance Corporation, Attn: Bankruptcy 1424 East Fire Tower Ro, Greenville, NC 27858-4105 |
| 14863837 | + Email/Text: EBN@Mohela.com | | |
| | | Jun 05 2024 00:09:00 | Sofi Lending Corp/MOHELA, Attn: Bankruptcy, |

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jun 04, 2024

Form ID: 309I

Total Noticed: 38

| | | | |
|----------|--|----------------------|---|
| 14863838 | Email/Text: usapae.bankruptcynotices@usdoj.gov | Jun 05 2024 00:09:00 | PO Box 1022, Chesterfield, MO 63006-1022 U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404 |
| 14863839 | ^ MEBN | Jun 05 2024 00:01:55 | U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009 |

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| aty | *P++ | SCOTT F WATERMAN CHAPTER 13 TRUSTEE, 2901 ST LAWRENCE AVE, SUITE 100, READING PA 19606-2265, address filed with court., SCOTT F. WATERMAN [Chapter 13], Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100, Reading, PA 19606 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------------|---|
| MICHAEL A. CIBIK | on behalf of Debtor Jyema Waynesha Adair Davis help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com |
| SCOTT F. WATERMAN [Chapter 13] | on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com |
| SCOTT F. WATERMAN [Chapter 13] | ECFMail@ReadingCh13.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 4

| | | | |
|--|-----------------------------------|-------------|-----------|
| Information to identify the case: | | | |
| Debtor 1: | <u>Jyema Waynesha Adair Davis</u> | | |
| | First Name | Middle Name | Last Name |
| Debtor 2: | | | |
| (Spouse, if filing) | First Name | Middle Name | Last Name |
| United States Bankruptcy Court: | Eastern District of Pennsylvania | | |
| Case number: | 24-10726-amc | | |
| | Social Security number or ITIN: | xxx-xx-2345 | |
| | EIN: | -- -- | |
| | Social Security number or ITIN: | ---- | |
| | EIN: | -- -- | |
| | Date case filed in chapter: | 7 | 3/4/24 |
| | Date case converted to chapter: | 13 | 5/23/24 |

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

| | About Debtor 1: | About Debtor 2: |
|---|--|--|
| 1. Debtor's full name | Jyema Waynesha Adair Davis | |
| 2. All other names used in the last 8 years | | |
| 3. Address | 2600 Welsh Rd Apt 50 Philadelphia, PA 19152-1442 | |
| 4. Debtor's attorney Name and address | MICHAEL A. CIBIK Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102 | Contact phone 215-735-1060 Email: help@cibiklaw.com |
| 5. Bankruptcy trustee Name and address | SCOTT F. WATERMAN [Chapter 13] Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606 | Contact phone (610) 779-1313 Email: ECFMail@ReadingCh13.com |
| 6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov . | 900 Market Street Suite 400 Philadelphia, PA 19107 | Hours open: Philadelphia Office --- 9:00 A.M. to 4:00 P.M.; Reading Office --- 9:00 A.M. to 4:00 P.M. Contact phone (215)408-2800 Date: 6/4/24 |

For more information, see page 2

Debtor **Jyema Waynesha Adair Davis**

Case number **24-10726-amc**

| | | | | | | | | | | | | | | | | |
|---|--|--|---|---------------------------------|-----------------------|--|---|--|---|--------------------------------|--|----------------------------------|--|-------------------------|---|--|
| 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | July 19, 2024 at 11:15 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Time is approximate. Due to the nature of these meetings, some may run longer than others. Please stay connected until the meeting is called. | Location: The meeting is by Zoom. Go to Zoom.us, Click on JOIN or call 1 (484) 309-8709, Enter Meeting ID 503 796 7663, and Passcode 4545941595 For additional meeting info, go to https://www.justice.gov/ust/moc | | | | | | | | | | | | | | |
| 8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | <table border="0"> <tr> <td>Deadline to file a complaint to challenge dischargeability of certain debts:</td> <td>Filing deadline: 9/17/24</td> </tr> <tr> <td colspan="2">You must file:</td> </tr> <tr> <td colspan="2"> <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). </td> </tr> <tr> <td>Deadline for all creditors to file a proof of claim (except governmental units):</td> <td>Filing deadline: 8/1/24</td> </tr> <tr> <td>Deadline for governmental units to file a proof of claim:</td> <td>Filing deadline: 11/19/24</td> </tr> </table> <hr/> Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. <hr/> <table border="0"> <tr> <td>Deadline to object to exemptions:</td> <td>Filing deadline:</td> </tr> <tr> <td>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</td> <td>30 days after the conclusion of the meeting of creditors</td> </tr> </table> | | Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 9/17/24 | You must file: | | <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 8/1/24 | Deadline for governmental units to file a proof of claim: | Filing deadline: 11/19/24 | Deadline to object to exemptions: | Filing deadline: | The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | 30 days after the conclusion of the meeting of creditors |
| Deadline to file a complaint to challenge dischargeability of certain debts: | Filing deadline: 9/17/24 | | | | | | | | | | | | | | | |
| You must file: | | | | | | | | | | | | | | | | |
| <ul style="list-style-type: none"> a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). | | | | | | | | | | | | | | | | |
| Deadline for all creditors to file a proof of claim (except governmental units): | Filing deadline: 8/1/24 | | | | | | | | | | | | | | | |
| Deadline for governmental units to file a proof of claim: | Filing deadline: 11/19/24 | | | | | | | | | | | | | | | |
| Deadline to object to exemptions: | Filing deadline: | | | | | | | | | | | | | | | |
| The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | 30 days after the conclusion of the meeting of creditors | | | | | | | | | | | | | | | |
| 9. Filing of plan | The debtor has filed a plan. This plan proposes payment to the trustee of \$905.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 8/28/24 at 10:00 AM , Location: Courtroom #4, 900 Market Street, Philadelphia, PA 19107 | | | | | | | | | | | | | | | |
| 10. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | | | | | | | | | | | | | | | |
| 11. Filing a chapter 13 bankruptcy case | Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. | | | | | | | | | | | | | | | |
| 12. Exempt property | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline. | | | | | | | | | | | | | | | |
| 13. Discharge of debts | Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline. | | | | | | | | | | | | | | | |